Case 14-15033-MBK Doc 42 Filed 05/22/17 Entered 05/22/17 08:41:40 Desc Main

Document Page 1 of 2

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C.

216 Haddon Avenue, Suite 406

Westmont, NJ 08108

Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor

Bank of America, N.A.

In Re:

Robert Hoffman & Sharon Hoffman,

Debtors.



Order Filed on May 22, 2017 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 14-15033-MBK

Adv. No.:

Hearing Date: 4/12/2017 @ 9:00 a.m.

Judge: Michael B. Kaplan

## ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.** 

**DATED: May 22, 2017** 

Honorable Michael B. Kaplan United States Bankruptcy Judge (Page 2)

Debtor: Robert Hoffman & Sharon Hoffman

Case No: 14-15033-MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING SECURED

CREDITOR'S CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bank of America, N.A., Denise Carlon, Esq. appearing, upon a certification of default to vacate the automatic stay as to real property located at 23 Newman Road, Kendall Park, NJ 08824, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Roger Yehl, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 3, 2017 Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due April 1, 2017 through May 1, 2017 with \$2,724.79 in suspense for a total post-petition default of \$2,726.05 (2 @ \$2,725.42; less suspense of \$2,724.79); and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtors shall pay balance of the post-petition arrears in the amount of \$2,724.79 by May 31, 2017; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume June 1, 2017, directly to Secured Creditor Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of \$350.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.